

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security    0 Assumption of Executory Contract or Unexpired Lease    1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Francis J. Gillen

Case No.: 19-32744

Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original                      ☒ Modified/Notice Required                      Date: 8/31/2022  
☐ Motions Included                      ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW                      Initial Debtor: /s/ FJG                      Initial Co-Debtor: /s/

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,000.00 per month to the Chapter 13 Trustee, starting on  
September 1, 2022 for approximately 28 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,960.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Purposes Only
Internal Revenue Service	Taxes	\$1,438.56
State of New Jersey	Taxes	\$5,500.85
Gloucester County Board of Taxation	Taxes	Notice Only
Bank of America, N.A. (KML Law Group)	Administrative (Attorney Fees)	\$538.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	4 Kenneth Court Sewell, NJ 08080	\$5,316.62	None	\$5,316.62	\$2,669.06
Bank of America, N.A.	4 Kenneth Court Sewell, NJ 08080	\$10,554.58 (post-petition arrearages)	None	\$10,554.58 (post-petition arrearages)	\$2,873.34

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrearages:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Regional Acceptance Corp	2015 Chevrolet Impala	\$32,793.16	\$9,093.00	None	\$9,093.00	5%	\$10,547.40

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
State of New Jersey	Goods	\$2,916.91

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Regional Acceptance Corp	2015 Chevrolet Impala	\$32,793.16	\$9,093.00	\$10,547.40	\$22,245.76

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/31/2022.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>Debtor is submitting a Modified Chapter 13 Plan because his circumstances have changed significantly since he was diagnosed with Stage 4 Lung Cancer approximately 1 year ago. This has resulted in him falling behind on Trustee's payments at the present time. Furthermore, his expenses have significantly increased including medical expenses, and significant increase in his mortgage expense, plus the typical expenses that have increased due to inflation.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Debtor is submitting a Modified Chapter 13 Plan because his circumstances have changed significantly since he was diagnosed with Stage 4 Lung Cancer approximately 1 year ago. This has resulted in him falling behind on Trustee's payments at the present time. Furthermore, his expenses have significantly increased including medical expenses, and significant increase in his mortgage expense, plus the typical expenses that have increased due to inflation.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 8/31/2022

/s/ Francis J. Gillen  
Debtor

Date: \_\_\_\_\_

/s/  
Joint Debtor

Date: 8/31/2022

/s/ Seymour Wasserstrum  
Attorney for Debtor(s)

In re:  
Francis J Gillen  
Debtor

Case No. 19-32744-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:

Recip ID	Recipient Name and Address
db	+ Francis J Gillen, 4 Kenneth Court, Sewell, NJ 08080-4115
518615098	+ BANK OF AMERICA, N.A., Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518605146	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
518605144	+ Fenton & McGarvey, 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
518605148	+ Gloucester County Special Civil, 1 N Broad Street, Woodbury, NJ 08096-4602
518605147	+ Gloucester County Special Civil, 1 North Broad Street, C/O sc 00118510, Woodbury, NJ 08096-4602
518605149	+ Gloucester County Special Civil, 1 North Broad Street, Woodbury, NJ 08096-4602
518605155	+ Marksman Landscape, 1975 Erial Rd, Blackwood, NJ 08012-4482
518605157	Pioneer Credit Recovery Inc, P.O. Box 1018, Moorestown, NJ 08057-0018
518605159	+ Quality Assest Recovery, 7 Foster Ave STE 101, Gibbsboro, NJ 08026-1191
518605161	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
518626936	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518629585	State of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of, Taxation, Trenton, NJ 08695-0245
518645598	+ Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862
518605162	+ Sun East Federal Credit Union, P.O. Box 2231, Aston, PA 19014-0231
518605163	+ Universal Recovery Corp, 2880 Sunrise Blvd, Ste 138, Rancho Cordova, CA 95742-6103

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 01 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518605141	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Sep 01 2022 20:58:00	Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
518605142	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 01 2022 20:58:00	Bank Of America Home Loans, PO Box 15222, Wilmington, DE 19886-5222
518681022	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 01 2022 20:58:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518605143	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 01 2022 21:07:27	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
518605145	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 01 2022 21:07:05	First Premier, 3820 N. Lousie Ave, Sioux Falls, SD 57107-0145
518605152	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 01 2022 20:58:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
518605154	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

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Date Rcvd: Sep 01, 2022

Form ID: pdf901

Total Noticed: 35

		Sep 01 2022 21:07:44	Jc Penney, P.O. Box 965007, Orlando, FL 32896-5007
518605156	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 01 2022 20:58:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518629587	^ MEBN	Sep 01 2022 20:54:03	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518605158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2022 21:07:46	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519243639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2022 21:07:32	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519243640	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2022 21:07:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518605160	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 01 2022 21:07:50	Regional Acceptance Corp, PO Box 830913, Birmingham, AL 35283-0913
518655897	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 01 2022 21:07:50	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518607420	+ Email/PDF: gecsed@recoverycorp.com	Sep 01 2022 21:07:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518656086	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 01 2022 20:58:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518691847	+ Email/PDF: ebn_ais@aisinfo.com	Sep 01 2022 21:07:35	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518605151	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
518605150	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518605153	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed

District/off: 0312-1

User: admin

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Date Rcvd: Sep 01, 2022

Form ID: pdf901

Total Noticed: 35

**below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com
Seymour Wasserstrum	on behalf of Debtor Francis J Gillen mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6